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## CERTIFICATE OF TRANSMISSION

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I hereby certify that the following correspondence is being facsimile transmitted to the attention of the Director of the US Patent and Trademark Office on the above date via the following facsimile number: 571-273-8300.

Reply to Office Action (31 sheets)

Application Number 09/650,733  
Confirmation No.: 2432  
Filing Date: 30 August 2000  
Document Submission Date: 11 April 2006

Art Unit: 3628  
Examiner: Borlinghaus, Jason M.  
Inventor: Pilato, Alejandro M.

Docket: 1011-002

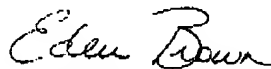
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**PATENT**

**Serial No. 09/650,733**

**Attorney Docket No. 1011-002**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : Alejandro M. Pilato  
Application # : 09/650,733  
Confirmation # : 2432  
Filed : 30 August 2000  
Application Title : METHOD AND SYSTEM FOR PROVIDING FINANCIAL  
FUNCTIONS  
Art Unit # : 3628  
Latest Examiner : Jason M. Borlinghaus

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed on 13 January 2006, the three month shortened statutory period for responding to which expires on 13 April 2006, the following amendments and remarks are respectfully submitted: